

Information to identify the case:

Debtor 1	<u>Jamiee L DeSimone</u>	Social Security number or ITIN	xxx-xx-8493
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20487-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamiee L DeSimone

8/12/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jamiee L DeSimone
Debtor

Case No. 20-20487-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 13, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2025:

Recip ID	Recipient Name and Address
db	+ Jamiee L DeSimone, 371 Greene Drive, Clairton, PA 15025-6313
cr	+ Rushmore Servicing as servicer for U.S. Bank Natio, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530 UNITED STATES 11530-1631
15198022	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15661507	U.S. Bank National Association, et al., c/o Rushmore Servicing, PO Box 619096 Dallas, TX 75261

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 14 2025 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 14 2025 04:20:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	Aug 14 2025 00:24:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 14 2025 00:24:00	Freedom Mortgage Corporate, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ EDI: PRA.COM	Aug 14 2025 04:20:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Aug 14 2025 04:20:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Aug 14 2025 00:19:03	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue - Suite 160, Garden City, NY 11530-1631
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 14 2025 00:24:00	Santander Consumer USA Inc. dba Chrysler Capital a, P.O. Box 961245, Fort Worth, TX 76161-0244
15215075	EDI: CAPITALONE.COM	Aug 14 2025 04:20:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15218747	Email/PDF: bncnotices@becket-lee.com	Aug 14 2025 00:30:05	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15198017	+ EDI: JPMORGANCHASE	Aug 14 2025 04:20:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15198018	^ MEBN		

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User: auto

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		Aug 14 2025 00:19:38	Chrysler Capital, P.O. Box 660647, Dallas, TX 75266-0647
15232626	EDI: CITICORP		
		Aug 14 2025 04:20:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15198019	+ EDI: CITICORP		
		Aug 14 2025 04:20:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15198020	+ EDI: CITICORP		
		Aug 14 2025 04:20:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15198021	Email/PDF: DellBKNotifications@resurgent.com		
		Aug 14 2025 00:30:03	Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
15201256	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 14 2025 00:30:20	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
15198023	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Aug 14 2025 00:23:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15319436	Email/Text: Bankruptcy@Freedommortgage.com		
		Aug 14 2025 00:24:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15230911	EDI: JEFFERSONCAP.COM		
		Aug 14 2025 04:20:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15219882	+ Email/Text: RASEBN@raslg.com		
		Aug 14 2025 00:23:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15198024	Email/Text: customerservice.us@klarna.com		
		Aug 14 2025 00:23:00	Klarna Inc., P.O. Box 206487, Dallas, TX 75320
15198025	+ EDI: CAPITALONE.COM		
		Aug 14 2025 04:20:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15198026	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Aug 14 2025 00:23:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15212314	Email/PDF: Bankruptcy_Prod@mohela.com		
		Aug 14 2025 00:30:16	NAVIENT CFC, c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15212293	Email/PDF: Bankruptcy_Prod@mohela.com		
		Aug 14 2025 00:30:18	NAVIENT PC TRUST, c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15198027	+ Email/PDF: Bankruptcy_Prod@mohela.com		
		Aug 14 2025 00:30:05	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15198028	+ EDI: AGFINANCE.COM		
		Aug 14 2025 04:20:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15388025	EDI: PRA.COM		
		Aug 14 2025 04:20:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15229786	EDI: Q3G.COM		
		Aug 14 2025 04:20:00	Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788
15226683	Email/Text: bankruptcy@roundpointmortgage.com		
		Aug 14 2025 00:24:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
15198029	^ MEBN		
		Aug 14 2025 00:19:11	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15232454	+ Email/Text: enotifications@santanderconsumerusa.com		
		Aug 14 2025 00:24:00	Santander Consumer USA Inc. d/b/a/ Chrysler Capita, P.O. BOX 961275, FORT WORTH, TX 76161-0275
15198030	+ Email/Text: bankruptcy@sunrisecreditservices.com		
		Aug 14 2025 00:24:00	Sunrise Credit Services, P.O. Box 9100, Farmingdale, NY 11735-9100
15198031	+ EDI: SYNC		

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15231956	^	MEBN	Aug 14 2025 04:20:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15198033	+	EDI: SYNC	Aug 14 2025 00:19:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15198871	^	MEBN	Aug 14 2025 04:20:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15198034	+	EDI: SYNC	Aug 14 2025 00:19:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15224018	+	Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 14 2025 04:20:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15499665	+	Email/Text: nsm_bk_notices@mrcooper.com	Aug 14 2025 00:23:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15212309		Email/PDF: Bankruptcy_Prod@mohela.com	Aug 14 2025 00:24:00	US Bank National Association, not in its indiv., capacity but solely as trustee for RMTP, Trust Series 2021 Cottage-TT-V, c/o Rushmore Loan Management, LLC, P.O. Box 55004, Irvine, CA 92619-5004
			Aug 14 2025 00:30:18	VL FUNDING, c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		RoundPoint Mortgage Servicing Corporation
cr		U.S. BANK NATIONAL ASSOCIATION
cr		U.S. Bank National Association, not in its individ
15198032		Syncb/walmart
15551666	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	

District/off: 0315-2

User: auto

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on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com

Charles Griffin Wohlrab

on behalf of Creditor Rushmore Servicing as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com

Christian M Rieger

on behalf of Debtor Jamiee L DeSimone criegeerlaw@gmail.com

Denise Carlon

on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com

Jill Manuel-Coughlin

on behalf of Creditor Freedom Mortgage Corporate bankruptcy@powerskim.com

Jill Manuel-Coughlin

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bankruptcy@powerskim.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Lauren Moyer

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Lauren Moyer

on behalf of Creditor Rushmore Servicing as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Lauren Moyer

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd.
wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 13